

April is National Financial Capability Month: Three Tips to Protect Your Money in an Emergency

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CHICAGO – April is [National Financial Capability Month](#): a reminder that everyone should arm themselves with the knowledge and skills to effectively manage their finances every day, but especially in case of an emergency.

FEMA is offering three key steps to financially prepare for unexpected disasters.

1. **Gather financial and critical personal, household and medical information.** Have extra originals or copies of passports, driver's licenses, insurance and medical information, birth and marriage certificates and other critical documents stored in a safe, easily accessible location—such as a safe deposit box, external hard drive or the cloud—to avoid any issues.
2. **Consider saving money in an emergency savings account that could be used in any crisis.** Keep a small amount of cash at home in a safe place too. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
3. **Obtain property, health and life insurance if you do not have them.** Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage meet the requirements for all possible hazards. For example, homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the National Flood Insurance Program.

An easy way to start preparing your finances for an emergency is by completing an [Emergency Financial First Aid Kit](#). This important document offers guidance on organizing and securing important documents, provides important advice on managing finances, and describes what to expect should a disaster strike your community. For even more information on how to financially prepare for an unexpected emergency or disaster, visit www.ready.gov/financial-preparedness.



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FEMA's mission is helping people before, during, and after disasters.



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